

**Information to identify the case:**

Debtor 1	<u>William A. Emerick</u>	Social Security number or ITIN	<b>xxx-xx-5565</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>21-21263-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William A. Emerick

9/22/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William A. Emerick  
Debtor

Case No. 21-21263-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 22, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2021:

Recip ID	Recipient Name and Address
db	+ William A. Emerick, 321 Crisswell Road, Butler, PA 16002-0661
15379907	+ Butler Medical Providers, Physician Division, P.O. Box 1549, Butler, PA 16003-1549
15379909	+ Dawn Emerick, 111 Jessie Street, Ellwood City, PA 16117-5407
15379911	LabCorp, P.O. Box 2240, Burlington, NC 27216-2240
15379912	+ Select Portfolio Service, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Sep 23 2021 03:03:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Sep 23 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2021 23:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 23 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2021 23:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Sep 23 2021 03:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15379906	EDI: CINGMIDLAND.COM	Sep 23 2021 03:03:00	AT&T Mobility, P.O. Box 6416, Carol Stream, IL 60197-6416
15379908	+ EDI: CONVERGENT.COM	Sep 23 2021 03:03:00	Convergent Outsourcing, Inc., 800 SW 39th Street, Suite 100, Renton, WA 98057-4927
15379910	Email/Text: bknotice@ercbpo.com	Sep 22 2021 23:00:00	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
15380475	+ EDI: RMSC.COM	Sep 23 2021 03:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15379913	EDI: AISTMBL.COM	Sep 23 2021 03:03:00	T-Mobile, Bankruptcy Team, PO Box 53410, Bellevue, WA 98015

TOTAL: 11

District/off: 0315-2

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Form ID: 318

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as Trustee, Succes
15386529	*+	Dawn Emerick, 111 Jessie St., Ellwood City, PA 16117-5407

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2021 at the address(es) listed below:

Name	Email Address
Dai Rosenblum	on behalf of Debtor William A. Emerick Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as Trustee, Successor in Interest to Bank of America, National Association as Trustee successor by merger to LaSalle Bank, National Association as Trustee for Washingto mmiksich@kmlawgroup.com
Natalie Lutz Cardello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4